

Certificate Number: 17082-MSS-DE-039911294

Bankruptcy Case Number: 25-51002



17082-MSS-DE-039911294

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 26, 2025, at 12:05 o'clock PM MST, STEPHEN J FORD completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Southern District of Mississippi.

Date: July 26, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director